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Re:

Patentability Search Regarding

Apparatus and Method for Debit-Based Payment Processing

Our Reference: 06556.0003-00000

Dear John:

As we discussed, please find attached a copy of a memorandum that describes your debit-based payment processing system as we understand it.

Redacted

If you have any questions, please feel free to call me at (202) 408-4392.

With best regards,

Lionel M. Lavenue

Encl.